

In re:
Juan Claudio
Maria Cristina Quinones
Debtors

Case No. 23-11033-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 26, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Juan Claudio, Maria Cristina Quinones, 501 Welsh Road, Philadelphia, PA 19115-1817
14773290	+ CrossCountry Mortgage, LLC, C/O Andrew Spivack, Esquire, Brock and Scott, PLLC, 3825 Forrestrgate Dr., Winston-Salem, NC 27103-2930
14772452	++ PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095 address filed with court:, Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14773683	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 27 2023 00:42:59	BMW Bank of North America, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14774850	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 27 2023 00:43:18	BMW Bank of North America c/o AIS Portfolio Serv, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14772442	Email/PDF: acg.bmw.ebn@aisinfo.com	Oct 27 2023 00:42:56	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
14800554	Email/Text: megan.harper@phila.gov	Oct 27 2023 00:32:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14772443	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 27 2023 00:42:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14783630	+ Email/PDF: ebn_ais@aisinfo.com	Oct 27 2023 00:43:46	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14774387	^ MEBN	Oct 27 2023 00:22:03	CrossCountry Mortgage, LLC, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14789022	Email/Text: BKCourtNotices@yourmortgageonline.com	Oct 27 2023 00:31:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14772447	Email/Text: BKCourtNotices@yourmortgageonline.com	Oct 27 2023 00:31:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14776438	Email/Text: mrdiscen@discover.com	Oct 27 2023 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14772446	+ Email/Text: mrdiscen@discover.com	Oct 27 2023 00:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

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14772449	+ Email/Text: Documentfiling@lciinc.com	Oct 27 2023 00:31:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14790008	+ Email/Text: Documentfiling@lciinc.com	Oct 27 2023 00:31:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
14772450	+ Email/Text: M74banko@mercedes-benz.com	Oct 27 2023 00:31:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
14778538	Email/Text: M74banko@mercedes-benz.com	Oct 27 2023 00:31:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14790481	Email/Text: nsm_bk_notices@mrcooper.com	Oct 27 2023 00:31:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9741
14774529	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 00:31:00	Nationstar Mortgage LLC, c/o ROBERTSON, ANSCHUTZ, SCHNEID., CRANE & PARTNERS, PLLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
14772452	Email/Text: CollectionsDept@PFCU.COM	Oct 27 2023 00:31:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14800244	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2023 00:42:24	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14794449	^ MEBN	Oct 27 2023 00:22:08	Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia, PA 19122-2898
14774362	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 00:31:00	RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14772453	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 27 2023 00:31:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14775527	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 27 2023 00:31:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14772454	Email/Text: bknotice@upgrade.com	Oct 27 2023 00:31:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14788575	+ Email/PDF: ebn_ais@aisinfo.com	Oct 27 2023 00:43:49	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14772451		Mr. Cooper
14772444	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14772445	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14772448	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor CrossCountry Mortgage LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Joint Debtor Maria Cristina Quinones brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Debtor Juan Claudio brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Nationstar Mortgage LLC bkecf@friedmanvartolo.com
DENISE ELIZABETH CARLON	on behalf of Creditor CrossCountry Mortgage LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor CrossCountry Mortgage LLC mfarrington@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Juan Claudio and Maria Cristina
Quinones

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11033-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this October 25, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge, United States Bankruptcy Court